

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

: Art Unit: 3624

Serial No.: 09/751,900

Examiner: Geoffrey R. Akers

Filed: December 29, 2000

For: METHODS AND SYST

METHODS AND SYSTEMS FOR

DETERMINING ROLL RATES

OF LOANS

PETITION FOR EXTENSION OF TIME

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Sir:

In accordance with 37 C.F.R. 1.136(a), a three-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated July 14, 2003, and made final, and the Advisory Action dated November 24, 2003, for the above-identified patent application from October 14, 2003, through and including January 14, 2004. A one-month extension of time has already been secured. The fee paid therefore of \$110.00 is deducted from the total fee due for the total months of extension now requested. A duplicate of this Petition is enclosed.

Authorization to charge Deposit Account No. 01-2384 in the amount of \$840.00 to cover this extension of time request also is submitted herewith. If any additional extension fee is required, please charge Deposit Account No. 01-2384.

Respectfully Submitted,

01/13/2004 JBALINAN 00000098 012384 09751900

02 FC:1253 840.00 DA

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